

SERFF Tracking Number:	UHLC-125712693	State:	Arkansas
Filing Company:	United HealthCare Insurance Company	State Tracking Number:	39432
Company Tracking Number:	WB.0000		
TOI:	MS05G Group Medicare Supplement - Standard Sub-TOI:		MS05G.001 Plan A
	Plans		
Product Name:	AARP Health Web Site		
Project Name/Number:	Web Site Filing/WB.0000		

Filing at a Glance

Company: United HealthCare Insurance Company

Product Name: AARP Health Web Site SERFF Tr Num: UHLC-125712693 State: ArkansasLH

TOI: MS05G Group Medicare Supplement - Standard Plans SERFF Status: Closed State Tr Num: 39432

Sub-TOI: MS05G.001 Plan A Co Tr Num: WB.0000 State Status: Filed-Closed

Filing Type: Advertisement Co Status: Reviewer(s): Stephanie Fowler

Author: Tammy Frederick Disposition Date: 07/08/2008

Date Submitted: 06/26/2008 Disposition Status: Filed

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Web Site Filing

Project Number: WB.0000

Requested Filing Mode: File & Use

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/08/2008

State Status Changed: 07/08/2008

Corresponding Filing Tracking Number: WB.0000

Filing Description:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Group Market Type: Association

Deemer Date:

We enclose for your information and review, proof copies of invitation to inquire AARP Health web site pages which will eventually reside at the URL: www.aarphealth.com for use in connection with the AARP Medicare Supplement Insurance Plans. This advertisement is new and does not replace any material previously submitted to the Department.

Please note that we are submitting these pages for review and approval of the content relating to the AARP Medicare Supplement Insurance Plans only. Also, please note that all disclosures will be located on Disclosure web page, which

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will be accessible from the "Important Disclosures/Disclosure" links on the site. In addition, please note that the all content will appear in at least 10 point type. Finally, please note that variable copy in the "LEARN ABOUT" section on the Home Page has been enclosed in brackets. The "LEARN ABOUT" section will contain general, educational information of interest to the consumer and will not contain anything of an advertising nature.

The attached list of enclosures indicates the contents of each package including the form number, and title of each item.

We trust the enclosed web pages are in order and look forward to your prompt acknowledgement of this filing. If you have any further questions, you can contact me at 267-470-1519. If you prefer, you may also send a facsimile to me at Fax: 267-470-1908 or send an email to Susan_J_Cipollo@uhc.com. Thank you for your assistance.

LIST OF ENCLOSURES
AARP HEALTH WEB SITE
2008

WB.0000 WEB HOME PAGE
WB.7300 WEB IMPORTANT DISCLOSURES/DISCLOSURE PAGE
WB.2000 ON-LINE BUSINESS REPLY CARD
WB.1000 PRODUCT & SERVICES OVERVIEW PAGE
WB.1220 MEDICARE SUPPLEMENT ELIGIBILITY PAGE
WB.1222 MEDICARE SUPPLEMENT OVERVIEW PAGE
WB.1223 MEDICARE SUPPLEMENT WHY YOU MAY NEED IT PAGE
WB.1224 MEDICARE SUPPLEMENT HOW IT WORKS PAGE
WB12210_S MEDICARE SUPPLEMENT/SELECT CHOOSE A PLAN PAGE
WB.1229 MEDICARE SUPPLEMENT VALUE ADDED SERVICES PAGE
WB.12214 MEDICARE SUPPLEMENT REQUEST INFORMATION PAGE

<i>SERFF Tracking Number:</i>	<i>UHLC-125712693</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United HealthCare Insurance Company</i>	<i>State Tracking Number:</i>	<i>39432</i>
<i>Company Tracking Number:</i>	<i>WB.0000</i>		
<i>TOI:</i>	<i>MS05G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS05G.001 Plan A</i>
	<i>Plans</i>		
<i>Product Name:</i>	<i>AARP Health Web Site</i>		
<i>Project Name/Number:</i>	<i>Web Site Filing/WB.0000</i>		

B30806USWBST01 01A ON-LINE ENROLLMENT APPLICATION*
BA8982 STD WEB (04/06) ON-LINE WRAP*

* These components were approved by the Department on March 16, 2007 under SERFF Filing No: UHLC-125098585 and our file number B30806USWBST01 01A.

Company and Contact

Filing Contact Information

Susan Cipollo, Director	Susan_J_Cipollo@uhc.com
601 Office Center Dr.	(267) 470-1519 [Phone]
Fort Washington, PA 19034	(267) 470-1906[FAX]

Filing Company Information

United HealthCare Insurance Company	CoCode: 79413	State of Domicile: Connecticut
450 Columbus Boulevard	Group Code: 707	Company Type: Health
PO Box 150450		
Hartford, CT 06115-0450	Group Name:	State ID Number:
(215) 653-8046 ext. [Phone]	FEIN Number: 36-2739571	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$275.00
Retaliatory?	No
Fee Explanation:	\$25.00 per advertising component. 11 components = \$275.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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<i>SERFF Tracking Number:</i>	<i>UHLC-125712693</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United HealthCare Insurance Company</i>	<i>State Tracking Number:</i>	<i>39432</i>
<i>Company Tracking Number:</i>	<i>WB.0000</i>		
<i>TOI:</i>	<i>MS05G Group Medicare Supplement - Standard Sub-TOI:</i>	<i>MS05G.001 Plan A</i>	
	<i>Plans</i>		
<i>Product Name:</i>	<i>AARP Health Web Site</i>		
<i>Project Name/Number:</i>	<i>Web Site Filing/WB.0000</i>		
United HealthCare Insurance Company	\$275.00	06/26/2008	21110615

SERFF Tracking Number: UHLC-125712693 *State:* Arkansas
Filing Company: United HealthCare Insurance Company *State Tracking Number:* 39432
Company Tracking Number: WB.0000
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A
Plans
Product Name: AARP Health Web Site
Project Name/Number: Web Site Filing/WB.0000

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	07/08/2008	07/08/2008

SERFF Tracking Number:	UHLC-125712693	State:	Arkansas
Filing Company:	United HealthCare Insurance Company	State Tracking Number:	39432
Company Tracking Number:	WB.0000		
TOI:	MS05G Group Medicare Supplement - Standard	Sub-TOI:	MS05G.001 Plan A
	Plans		
Product Name:	AARP Health Web Site		
Project Name/Number:	Web Site Filing/WB.0000		

Disposition

Disposition Date: 07/08/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-125712693 State: Arkansas

Filing Company: United HealthCare Insurance Company State Tracking Number: 39432

Company Tracking Number: WB.0000

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A Plans

Product Name: AARP Health Web Site

Project Name/Number: Web Site Filing/WB.0000

Item Type	Item Name	Item Status	Public Access
Form	WEB Home Page	Filed	No
Form	Important Disclosures/Disclosure Page	Filed	No
Form	On-Line Business Reply Card	Filed	No
Form	Product & Services Overview Page	Filed	No
Form	Medicare Supplement Eligibility Page	Filed	No
Form	Medicare Supplement overview Page	Filed	No
Form	Medicare Supplement Why You May Need It Page	Filed	No
Form	Medicare Supplement How It Works Page	Filed	No
Form	Medicare Supplement/Select Choose A Plan Page	Filed	No
Form	Medicare Supplement Value Added Services Page	Filed	No
Form	Medicare Supplement Request Information Page	Filed	No

SERFF Tracking Number: UHLC-125712693 State: Arkansas

Filing Company: United HealthCare Insurance Company State Tracking Number: 39432

Company Tracking Number: WB.0000

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A Plans

Product Name: AARP Health Web Site

Project Name/Number: Web Site Filing/WB.0000

Form Schedule

Lead Form Number: WB.0000

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	WB.0000	Advertising	WEB Home Page	Initial			WB0000 Home Page.pdf
Filed	WB.7300	Advertising	Important Disclosures/Disclosure Page	Initial			WB7300 Disclosures.pdf
Filed	WB.2000	Advertising	On-Line Business Reply Card	Initial			WB2000_Online BRC All Products.pdf
Filed	WB.1000	Advertising	Product & Services Overview Page	Initial			WB1000 Health Products Overview.pdf
Filed	WB.1220	Advertising	Medicare Supplement Eligibility Page	Initial			WB1220 AARP MS Plan Eligibility.pdf
Filed	WB.1222	Advertising	Medicare Supplement overview Page	Initial			WB1222 MS Overview.pdf
Filed	WB.1223	Advertising	Medicare Supplement Why You May Need It Page	Initial			WB1223 AARP MS Plan Why You May Need It.pdf
Filed	WB.1224	Advertising	Medicare Supplement How It Works Page	Initial			WB1224 How it Works.pdf
Filed	WB12210_S	Advertising	Medicare Supplement/Select Choose A Plan Page	Initial			WB12210 Choose a Plan STD.pdf

<i>SERFF Tracking Number:</i>	<i>UHLC-125712693</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United HealthCare Insurance Company</i>	<i>State Tracking Number:</i>	<i>39432</i>
<i>Company Tracking Number:</i>	<i>WB.0000</i>		
<i>TOI:</i>	<i>MS05G Group Medicare Supplement - Standard Sub-TOI:</i>	<i>MS05G.001 Plan A</i>	
	<i>Plans</i>		
<i>Product Name:</i>	<i>AARP Health Web Site</i>		
<i>Project Name/Number:</i>	<i>Web Site Filing/WB.0000</i>		

Filed	WB.1229	Advertising Medicare Supplement Value Added Services Page	Initial	WB1229 VAS.pdf
Filed	WB.12214	Advertising Medicare Supplement Request Information Page	Initial	WB12214 AARP MS Plan Request Information.pdf

[Important Disclosures](#)[HOME](#)[PRODUCTS & SERVICES](#)[REQUEST INFORMATION](#)[LEARN](#)[MY NEEDS](#)**AGE 50-64
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Choose from a range of coverage and prices.

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- ♦ Supplemental Options

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Find products specially designed for age 65+ Medicare-eligible persons.

- ♦ Medicare Supplement Plans
- ♦ Medicare Advantage
- ♦ Medicare Prescription Drug Plans

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- ♦ Long Term Care Insurance

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- ♦ Vision Discounts
- ♦ Prescription Discounts

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Explore your smart source for reliable health insurance information and discounts.

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LEARN ABOUT:**[Managed Care Rules, Rights, & Responsibilities]**

[Knowing your plan's rules can help you use your plan better. It can also save you money and help you get the care you need.]

[» READ MORE](#)**MORE ARTICLES:**

- [An Overview of Managed Care](#)
- [Guide to Individual Health Insurance](#)

WB.0000



AARP Health Home / Disclosure

DISCLOSURE

AARP Health is a collection of health related products, services and insurance programs made available by AARP. Neither AARP nor its affiliate is the insurer. AARP contracts with insurers to make coverage available to AARP members.

Insurers and providers pay a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are used for the general purposes of AARP and its members.

AARP does not make health, health plan, dental plan, long term care plan, or prescription drug plan recommendations to individuals. You are strongly encouraged to evaluate your needs before making decisions that impact your health or choosing an insurance plan.

AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse individual agents.

AARP® Dental Insurance Plan:

The AARP® Dental Insurance Plan is underwritten by Delta Dental Insurance Company (Policy DDIC1230), Dentegra Insurance Company (Policy DIC1230) and Dentegra Insurance Company of New England (Policy DICNE1230) and administered by Delta Dental Insurance Company. Delta Dental Insurance Company and its various affiliates are not financially responsible for each others' products.

AARP® Essential Premier Health Insurance Plan:

AARP® Essential Premier Health Insurance Plan is the name of the AARP endorsed plan provided for AARP members by Aetna Life Insurance Company. In some states, individuals may qualify as a business group of one and may be eligible for guaranteed issue, small group health plans.

This material is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of program benefits and does not constitute a contract. The availability of a plan or program may vary by geographic service area. Aetna arranges for the provision of health care services. However, Aetna itself is not a provider of health care services, and therefore, cannot guarantee any results or outcomes.

Policy forms issued in OK include: GR-29/GR-29N.

AARP® Essential Plus Indemnity Health Insurance Plans/AARP® Medical Advantage Indemnity Insurance Plans/AARP® Essential Indemnity Health Insurance Plans/AARP® Hospital Indemnity Insurance Plans:

These plans are insured by United HealthCare Insurance Company, Fort Washington, PA. (For plans offered in New York, by United HealthCare Insurance Company of New York, Islandia, NY.) Policy Form No. GRP79171 GPS-1 (G-36000-2, 5). These plans are supplemental and are not Medicare Supplement or Major Medical plans. All plans may not be available in all states/areas. This is a solicitation of insurance. See the information on this web site for details about benefits, costs, eligibility requirements, exclusions, and limitations.

AARP® Group Long Term Care Insurance:

AARP endorses AARP Group Long Term Care Insurance, underwritten by Genworth Life Insurance Company and in New York, Genworth Life Insurance Company of New York.

AARP® MedicareComplete® Plans and AARP® MedicareComplete® Rx Plans:

The AARP® MedicareComplete® plans are SecureHorizons® MedicareAdvantage plans insured by or covered by an affiliate of UnitedHealthcare, an MA organization with a Medicare contract. The AARP® MedicareComplete® plans are available to all Medicare beneficiaries, including both members and non-members of AARP. The SecureHorizons and MedicareComplete marks are trademarks or registered trademarks of United Healthcare Alliance, LLC and its affiliates.

AARP® MedicareRx Plans:

These Medicare Prescription Drug Plans (PDPs) are insured by United HealthCare Insurance Company or United HealthCare Insurance Company of New York for New York residents (together called "UnitedHealthcare") UnitedHealthcare receives rebates from drug manufacturers that it passes on to its enrollees through reductions in premiums and to Medicare to reduce Medicare program costs. UnitedHealthcare contracts with the Federal government as a PDP sponsor. All decisions about prescription drugs are between you and your physician or other health care provider.

AARP® Medicare Supplement Insurance Plans:

These plans are insured by United HealthCare Insurance Company, Fort Washington, PA (United HealthCare Insurance Company of New York, Islandia, NY for New York residents.) **Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.** Policy Form No. GRP79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability. All plans may not be available in all states/areas. This is a solicitation of insurance. See the information on this web site for details about benefits, costs, eligibility requirements, exclusions, and limitations.

AARP® Medical Supply Services:

AARP Medical Supply Services are provided by Prescription Solutions, the licensed pharmacy approved to provide Medicare-reimbursed medical supplies. Prescription Solutions is an affiliate of United HealthCare Insurance Company.

AARP® Prescription Discount Program:

The AARP Prescription Discount Program and Health Essentials catalog are provided by Walgreens and endorsed by AARP. The AARP Prescription Discount Program is not a licensed pharmacy. Discounts under the AARP Prescription Discount Program are not insurance and are not intended as a substitute for insurance. **This is not an insurance program and may be discontinued at any time.** Discounts associated with the AARP Prescription Discount Program are only available at participating network pharmacies, including Walgreens Mail Service. Discounts cannot be combined with any other discounts, promotions, or coupons. Products and services that are reimbursable by Medicare are not available on a discounted or complimentary basis. All decisions about medications are between you and your health care provider.

AARP® Vision Discounts:

AARP Vision Discounts are provided by EyeMed Vision Care. **This is not an insurance program and may be discontinued at any time.** In some states, there are a limited number of eye health providers available. Discounts cannot be combined with any other discounts, promotions, coupons or vision care plans. All decisions about vision care are between you and your health care provider.

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AARP Health Home / Request Information

REQUEST INFORMATION

Life is better when you're not worried about health care coverage.

No matter where you are in life, you can choose from exclusive health insurance, service, and discounts. All provided by top companies and made available by AARP.® So you can relax.

For free information from the companies that provide the products below, fill out this form or call [1-866-894-6027, ext. ETV.*]

1

Check the following options to receive information by mail.

AGE 50-64 – WHEN YOU NEED COVERAGE

- ☐ **AARP Essential Premier Health Insurance [NEW!]**
A range of custom-designed plans and HSAs
- ☐ **AARP Essential Plus Indemnity Health Insurance**
A lower-cost supplemental option to Essential Premier
- ☐ **AARP Essential Indemnity Health Insurance**
Supplemental plan that covers some basics with lower premiums
- ☐ **AARP Hospital Indemnity Insurance**
Added supplemental coverage to complement existing insurance

OVER 65 – WHEN MEDICARE BECOMES AN OPTION

- ☐ **AARP Medicare Supplement Insurance Plans**
Help cover some of the expenses that Medicare doesn't

PRODUCTS FOR EVERYONE OVER 50

- ☐ **Long Term Care Insurance [NEW!]**
Plans to help protect your retirement assets
- ☐ **AARP Dental Insurance**
Comprehensive coverage, including three annual cleanings
- ☐ **AARP Vision Discounts**
Savings on eye care and eye wear nationwide
- ☐ **AARP Pharmacy Services**
Prescription drug discounts and savings

2

Enter your mailing information.

Required fields are marked with an *

Membership Number:

Medicare (Part B) Effective Date: mm / dd / yyyy

*Date of Birth: mm / dd / yyyy

*First Name:

*Last Name:

*E-mail Address:

*Address:

Address Line 2:

*City: Labelle

*State: Select State

*Zip Code: 33935

SUBMIT FORM »

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WB 2000

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AARP and its affiliate are not insurance agencies or carriers and do not employ or endorse individual agents.

*AARP does not make health plan recommendations for individuals. You are strongly encouraged to evaluate your needs before choosing a health plan.



AARP Health Home / Products & Services

AARP Health Products & Services

Choose from a wide range of health insurance plans, discounts, and services made available by AARP.



Age 50-64 Insurance Products

Choose from an array of quality comprehensive and supplemental health insurance plans selected exclusively for AARP members ages 50-64.

AARP Essential Premier Health Insurance »

Specially selected individual major medical health insurance plans offering quality coverage for you and your family.

AARP Essential Health Insurance »

These basic fixed-cash hospital indemnity plans offer some coverage with a significantly lower premium.

AARP Essential Plus Health Insurance »

Enhanced fixed-cash hospital indemnity plans offering a lower-cost option to major medical insurance.

AARP Hospital Indemnity Insurance »

Competitively priced indemnity plans with fixed-cash benefits payable in addition to other health insurance you may have.



Age 65+ Insurance Products

Choose from an array of quality Medicare Advantage, Medicare Supplement, and Medicare Prescription Drug insurance plans specially designed for Medicare-eligible persons.

AARP MedicareComplete »

Comprehensive plans that offer all the benefits covered under original Medicare and more, such as prescription drug coverage, no limitations on pre-existing conditions, and fitness benefits.

AARP MedicareRx »

Medicare prescription drug coverage plans to help protect you from the rising cost of drugs and unexpected changes in your drug needs.

AARP Medicare Supplement »

Plans that help cover some of the expenses not covered by Medicare and help limit annual out-of-pocket expenses.

FIND THE RIGHT PLAN

To help you easily find plans to suit your specific needs, we've divided the products and services into three categories:

- ❖ Age 50-64 Insurance Products
- ❖ Age 65+ Insurance Products
- ❖ Other Insurance Products and Discounts

For more information about each of these products, simply click on the product you're interested in.

Insurance Products for Everyone

AARP Long Term Care Insurance »

Protect your retirement assets and plan for your future with coverage designed to help offset the high cost of care.

AARP Dental Insurance »

Quality plans that offer coverage on the most common dental procedures and the ability to choose your own dentist.

Discount Products

AARP Vision Discounts »

Save on eye care and 30% on eyewear at many of your favorite stores, with discounts on exams, frames, lenses, and even contacts.

AARP Prescription Discount Program »

Receive discounts on prescription drugs purchased through retail pharmacy and mail order.

AARP Health Essentials Catalog »

Save on thousands of health, beauty, and wellness products through the Health Essentials Catalog website; purchase items online or by phone with convenient in-store returns and home delivery.

Other Products & Services

AARP Fitness »

Enjoy exclusive AARP member-only discounts to popular health clubs, plus fitness tips, tools, and articles designed specifically for your age group.

AARP Medical Supply Services »

Enjoy convenient home delivery of your Medicare-reimbursed supplies for respiratory care and diabetes testing.

IMPORTANT DISCLOSURES

To learn about important disclosures for Products and Services made available by AARP, [click here](#).

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WB.1000

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AARP Health Home / Products & Services / AARP Medicare Supplement Insurance / Product Eligibility

AARP MEDICARE SUPPLEMENT INSURANCE

Discover AARP Medicare Supplement Insurance Plans, insured by United HealthCare Insurance Company, providing coverage for eligible AARP members.

Find Available Plans

The rates and number of plans available to you may be based on your age and location. In order to determine your eligibility and find rates, products and services available in your area, we'll need some information from you.

YOUR AGE
WHY? You must meet the minimum age requirement of 65+ to be eligible. If you are not yet age 65 and eligible for Medicare by reason of disability, please call 1-XXX-XXX-XXXX for more information.

YOUR LOCATION
WHY? AARP Medicare Supplement Plan rates, products and services may vary depending on where you live, and coverage may not be available in all areas.

Enter Your Information

Please complete the following and click the Submit button to continue.

State:

Zip Code:

Date of Birth: / /

Medicare (Part B) Effective Date: / /

WB.1220

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Medicare Supplement Insurance
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Insurance Company

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HOME

PRODUCTS & SERVICES

REQUEST INFORMATION

LEARN

MY NEEDS

AARP Health Home / Products & Services / AARP Medicare Supplement Insurance / Product Overview

- Product Overview
- Why You May Need It
- How It Works
- Value Added Services

Additional Information

- FAQ
- Request Information

Other 65+ Products

- Medicare Advantage
- Part D Prescription Drug Insurance

VIEW ALL PRODUCTS

AARP MEDICARE SUPPLEMENT INSURANCE

These plans help cover some of the expenses not **paid** by Medicare and help limit your annual out-of-pocket expenses for medical care.



Ensure you have the coverage you need

Medicare is health insurance for people age 65 or older, under 65 with certain disabilities, and any age with permanent kidney failure. Medicare covers many healthcare services and supplies, however it was never intended to cover all your health care costs — in fact, the average person could end up spending thousands per year out of their own pocket.* Which is why it's important to consider AARP Medicare Supplement Insurance Plan, insured by United HealthCare Insurance Company.

You'll enjoy these benefits and more:

- Freedom to choose your own doctors, and see specialists without referrals
- Outstanding customer service — 99.7% of calls are resolved immediately**
- Out-of-pocket savings
- 99.46% claims paid within 10 days**
- Competitive Pricing
- Virtually no claim forms to file
- Coverage wherever you travel in the U.S.
- You choose the plan that fits your needs — a range of plans are available

WHY YOU NEED IT	HOW IT WORKS
The federal Medicare program doesn't cover all the costs of hospital and medical care. There are competitively priced AARP Medicare Supplement Plans, insured by United HealthCare Insurance Company and made available through AARP Health to help pay for some of what Medicare does not.	Medicare Supplement Insurance Plans let you keep your own doctor, specialist, hospital (with Medicare Select Plan C, network hospitals are used) and other health care providers. What's more, a Medicare Supplement plan can help limit your out-of-pocket costs during the year.

» LEARN MORE

» LEARN MORE

Earlier, you gave us this info:

State: District of Columbia
Zip: 20005
Date of Birth: 12/10/1940
Medicare Date: 12/12/2007

» Change your info

CHOOSE A PLAN

GET A QUOTE

APPLY

HELPFUL GUIDES FOR MEDICARE SUPPLEMENT:

- Overview of Medicare Supplement Insurance
- A Guide to Health Insurance for People with Medicare

» VIEW MORE ARTICLES

FIND YOUR PLANS

Learn more about the AARP Medicare Supplement Insurance Plans available in your area.

» CHOOSE A PLAN

WB.1222

» Back to top

* Juliette Cubanski, et al., *Medicare Chartbook*, Third Edition, Summer 2005, <http://www.kff.org/medicare/7284.cfm>, (December 6, 2006), p.32.

** Based on 2007 internal company data, available at www.aarphealth.com/statistics.



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Help
Contact Us

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HOME

PRODUCTS & SERVICES

REQUEST INFORMATION

LEARN

MY NEEDS

AARP Health Home / Products & Services / AARP Medicare Supplement Insurance / Why You May Need It

- Product Overview
- Why You May Need It**
- How It Works
- Value Added Services

Additional Information

- FAQ
- Request Information

Other 65+ Products

- Medicare Advantage
- Part D Prescription Drug Insurance

VIEW ALL PRODUCTS



You have a choice of competitively priced AARP Medicare Supplement Insurance Plans, insured by United HealthCare Insurance Company and made available through AARP Health to help pay for some of what Medicare does not.

INSURANCE BASICS YOU NEED TO KNOW

Medicare alone is not enough as it does not pay all medical expenses. Medicare supplement insurance helps with some of the expenses that Medicare doesn't pay. Consider these basic questions to help you make better choices and take greater control over your own health care.

What is Medicare?

Medicare is a federal program developed to help Americans age 65 or older and some disabled Americans pay for the high cost of health care.

There are different parts to Medicare:

- ❖ **Medicare Part A** is hospital insurance that is available at no cost if you paid Medicare taxes while working. Part A helps cover much of the cost of inpatient hospital stays, skilled nursing facility stays, and hospice care.
- ❖ **Medicare Part B** is medical insurance that is available for a monthly premium. Part B helps cover physician services, outpatient care, and laboratory services.
- ❖ **Medicare Part C** gives you the option to receive Medicare Part A and Part B benefits through private health insurers.
- ❖ **Medicare Part D** is prescription drug insurance that gives you the option to receive drug coverage for a monthly premium. Medicare drug plans are run by insurance companies and other private companies approved by Medicare.

[Back to top](#)

What is Medicare Supplement Insurance?

Medicare Supplement Insurance is designed to help cover some of the medical expenses that Medicare does not pay. Medicare Supplement plans are "standardized" – which means that one company's Plan F provides the exact coverage as any other company's Plan F. Usually, the only differences between Medicare Supplement policies are cost and service quality.

Standardized Medicare Supplement plans are identified by letters – A through L (except in Massachusetts,

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CHOOSE A PLAN

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APPLY

HELPFUL GUIDES FOR MEDICARE SUPPLEMENT:

- Overview of Medicare Supplement Insurance
- A Guide to Health Insurance

[VIEW MORE ARTICLES](#)

FIND YOUR PLANS

Learn more about the AARP Medicare Supplement Insurance Plans available in your area.

[CHOOSE A PLAN](#)



Minnesota, and Wisconsin which offer their own versions of standardized Medicare supplement plans).
It is important to note that insurance companies don't have to offer every Medicare supplement policy.

Medicare Supplement insurance offers you:

- ✦ Freedom to choose your own doctors.
- ✦ Coverage wherever you travel in the U.S.
- ✦ You can't be singled out for a rate increase.
Rates are subject to change. Any rate change will apply to all members of the same class insured under your Plan who reside in your state.

[Back to top](#)

✓ Why should I choose an AARP Medicare Supplement Insurance Plan

AARP Medicare Supplement Insurance will help cover some of the expenses that Medicare doesn't—plus, as an AARP member you'll enjoy:

- ✦ Great customer care - 99.4% of issues are resolved on the first call*
- ✦ Competitive pricing
- ✦ Rapid Claims processing—98.6% processed within 10 days*
- ✦ Freedom to see any doctor who accepts Medicare
- ✦ Plans carry the AARP name
- ✦ Availability in all 50 states, plus D.C., Puerto Rico, U.S. Virgin Islands, and Guam
- ✦ More plans to choose from than most other carriers **

[Back to top](#)

✓ When's the best time to get Medicare Supplement Insurance?

Generally, your six month "Open Enrollment" period is the best time to buy a Medicare supplement plan, particularly if you are no longer working or covered by an employer-sponsored health plan.

This period begins on the first day of the month in which you are both age 65 or older and enrolled in Medicare Part B. During this time, you can buy Medicare supplement insurance without answering any health questions. **(Please Note:** In Connecticut, Massachusetts, Minnesota, and New York, acceptance is guaranteed any time. In addition, there may be other situations in which you may be guaranteed acceptance. Please see [Choose a Plan](#) for more information.

[Back to top](#)

WB.1223

*Based on [2007] internal company data, available at <http://www.aarphealth.com/statistics>.

**The number of plans available in [2008] verified at the insurer's website and/or by telephone calls to the insurer.



Medicare Supplement Insurance
Insured by
United HealthCare
Insurance Company

MY ACCOUNT
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Important Disclosures

HOME

PRODUCTS & SERVICES

REQUEST INFORMATION

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MY NEEDS

AARP Health Home / Products & Services / AARP Medicare Supplement Insurance / How It Works

- Product Overview
- Why You **May** Need It
- How It Works**
- Value Added Services

Additional Information

- FAQ
- Request Information

Other 65+ Products

- Medicare Advantage
- Part D Prescription Drug Insurance

VIEW ALL PRODUCTS

HOW IT WORKS

Find the right AARP Medicare Supplement Insurance Plan to suit your needs and help offset the high cost of health care.

IT'S SO
EASY!



You can use your own providers.

Choose from the doctors and hospitals (With Medicare Select Plan C, network hospitals are used) you want, and there's no need for a referral when you want to see a specialist. Your coverage also goes with you anywhere you travel in the U.S.

[Back to top](#)

You can choose the plan you want.

In most states, there are more plans to choose from than what's offered by other insurance carriers. There is a range of AARP Medicare Supplement Insurance Plans, insured by United HealthCare Insurance Company, so you can select the right plan to suit your needs.

[Back to top](#)

You can't be turned down for coverage.

By law, you are guaranteed acceptance in any standardized Medicare supplement plan when you enroll during the six-month period following the first day of the month in which you are both age 65 or older and enrolled in Medicare Part B. **(Please Note:** In Connecticut, Massachusetts, Minnesota, and New York, acceptance is guaranteed any time. In addition, there may be other situations in which you may be guaranteed acceptance. Please click [Choose a Plan](#) for more information).

[Back to top](#)

Early Enrollment Bonus Program

In many states, an Early Enrollment Bonus Program offering special discounts is available. Click [Get A Quote](#) for more information and to see if these discounts are available to you.

[Back to top](#)

Plans are competitively priced.

All AARP Medicare Supplement Insurance Plans are competitively priced, and you'll never be singled out for a rate increase. Rates are subject to change. Any rate change will apply to everyone enrolled in your plan in your state/area.

[Back to top](#)

Health conditions you have now are eligible.

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CHOOSE A PLAN

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APPLY

HELPFUL GUIDES FOR MEDICARE SUPPLEMENT:

- Overview of Medicare Supplement Insurance
- A Guide to Health Insurance for People with Medicare

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As long as you enroll within the six months after you turn age 65 and are enrolled in Medicare Part B, your claims for covered medical care and hospital stays will be eligible, even for health conditions you have now. (Please see the [Overview of Medicare Supplement Insurance](#) link for other situations where health conditions you have now will be eligible.)

[Back to top](#)

It's easy to file claims— virtually no forms to fill out.

Usually, you don't have to do a thing. Your doctors and hospitals will file Medicare claims for you. Supplemental payments are sent to the same doctor who filed your Medicare claim. So there are virtually no claim forms for you to fill out, photocopy, or mail. What's more, 98.6% of claims are processed within 10 days*.

[Back to top](#)

Someone is available to answer your questions.

A Customer Service Representative is available to answer any questions you have on AARP Medicare Supplement Insurance Plans. They will give straightforward answers to any of your AARP Medicare Supplement insurance questions. 99.4% of issues are resolved on the first call*.

[Back to top](#)

REVIEW RATES

Review monthly rates for AARP Medicare Supplement Insurance Plans in your area.

[GET A QUOTE](#)



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† The number of plans available in [2008] verified at the insurer's website and/or by telephone calls to the insurers.

* Based on [2007] internal company data, available at <http://www.aarphealth.com/statistics>.



Medicare Supplement Insurance
powered by **United HealthCare**
 Insurance Company

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AARP Health Home / Products & Services / AARP Medicare Supplement Insurance / Choose a Plan

- Product Overview
- Why You May Need It
- How It Works
- Value Added Services

Additional Information

- [FAQ](#)
- [Request Information](#)

Other 65+ Products

- [Medicare Advantage](#)
- [Part D Prescription Drug Insurance](#)

[VIEW ALL PRODUCTS](#)

CHOOSE A PLAN

Find an array of AARP Medicare Supplement Insurance Plans to fit your health care needs and budget.

Use This Simple Tool

The plan selector below is an easy tool to help you find the plan that's right for you.

Find your plan in three easy steps:

Simply select three criteria you need from your insurance plan, and the tool will match you up with the right plan.

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[Change your info](#)**CHOOSE A PLAN**[GET A QUOTE](#)[APPLY](#)**HELPFUL GUIDES FOR MEDICARE SUPPLEMENT:**

- [Overview of Medicare Supplement Insurance](#)
- [A Guide to Health Insurance](#)

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- 1 Enter the three benefit criteria that are most important to you from the pull down menus.

Criteria 1

Criteria 2

Criteria 3

- 2 Click the "submit" button.

[SUBMIT](#)

- 3 The Plan(s) that most closely match your criteria will be highlighted on the chart below.

Standardized AARP Medicare Supplement Plans

The plans that most closely match your criteria are highlighted in blue. To learn more about an individual benefit, click on it to read a full description.

Plan A B C D E F G H I J K L

Basic Benefits		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Part A Deductible [\$1,024]		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Part B Deductible [\$135]		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
Preventive Care Not Covered by Medicare		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
Part B Excess Charges		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
Foreign Travel Emergency		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
At-Home Recovery		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
Skilled Nursing Facility Coinsurance		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Out of Pocket Annual Limit		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	[\$4,640]	[\$2,220]

REVIEW RATES

Review monthly rates for AARP Medicare Supplement Insurance Plans in your area.

[GET A QUOTE](#)**Important Information**

The document linked below contains important information about eligibility, disclosures, definitions, exclusions and limitations about AARP Medicare Supplement Insurance Plans.

To view this important information, [click here](#).

Outline of Medicare Supplement Coverage -

Cover Page

The document link below provides a comprehensive overview of all the Medicare Supplement Plans and is a useful tool to help you compare the benefits of each

To view this overview of benefits, [click here](#)

Outlines of Coverage

The links below outline the benefits of a specific plan, which includes charts that show the expenses Medicare pays, the benefits the plan pays, and the costs to you.

Medicare Supplement Plans:
 To download the PDF outline of benefits for a specific plan, simply click on the plan you are interested in.

PLAN A	PLAN B	PLAN C	PLAN D
PLAN E	PLAN F	PLAN G	PLAN H
PLAN I	PLAN J	PLAN K	PLAN L

Want To Talk To A Customer Service Representative?

Call today to speak with a Customer Service Representative at:
1-866-270-5452

HOURS

(Eastern Standard Time):
Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m.

WB.12210

[Back to top](#)



AARP Health Home / Products & Services / AARP Medicare Supplement Insurance / Value Added Services

- Product Overview
- Why You May Need It
- How It Works
- **Value Added Services**

Additional Information

- FAQ
- Request Information

Other 65+ Products

- Medicare Advantage
- Part D Prescription Drug Insurance

[VIEW ALL PRODUCTS](#)

VALUE ADDED SERVICES

Enjoy these additional services at no additional cost to you when you enroll in an AARP Medicare Supplement Plan.



Special Extras

Here are the additional services apart from the AARP Medicare Supplement Insurance Plan benefits that you receive at no additional cost to you.

EXTRA BENEFITS

#1: Pharmacy Savings

As an AARP member, you get great mail-order discounts—and when you're enrolled in an AARP Medicare Supplement Plan insured by United HealthCare Insurance Company and available through AARP Health, you can enjoy savings at thousands of participating retail pharmacies nationwide.

- ❖ Save even more when you have your prescriptions mailed to you at home
 - Home delivery is also available for diabetes testing and respiratory supplies
- ❖ Call for your free health essentials catalog!
1-866-202-4020
 - Save money and find a huge selection of products designed for healthy living – vitamins, supplements, skin care, personal care products and more

EXTRA BENEFITS

#2: AARP Eye Health Services Plus

At no additional charge to you, you'll receive customized services and immediate savings on routine eye exams and/or eyewear.

- ❖ Save off the regular price of eyewear including bifocals, trifocals, lens options and frames, contacts – both disposables and non-disposables.
- ❖ Receive discounts off of a routine eye exam/contact lens exam
- ❖ Call **1-888-352-3924** or visit [Find a Provider](#) to find a participating provider near you.
- ❖ Simply show your AARP Medicare Supplement ID card at any of the participating providers to begin saving today!

EXTRA BENEFITS

#3: The 24-hour Nurse HealthLine

AARP Members enrolled in AARP Medicare Supplement Insurance Plans can call toll-free to speak directly with a caring registered nurse about their health concerns. The 24-hour Nurse HealthLine can help with all of the following and more.

- ❖ **Decision-making:** Get help to decide whether to see a doctor or seek emergency care.
- ❖ **Prescription answers:** Receive information on prescription drugs or over-the-counter medications.
- ❖ **Education:** Learn about chronic health conditions and get self-care tips.
- ❖ **Audio library:** Listen to recorded messages on more than 1,100 health and wellness topics (available in both English and Spanish).
- ❖ **Bilingual resources:** Speak with nurses in

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HELPFUL GUIDES FOR MEDICARE SUPPLEMENT:

- Overview of Medicare Supplement Insurance
- A Guide to Health Insurance for People with Medicare

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English, Spanish, or use translation assistance in over 140 languages.

EXTRA
advertis

#4: SilverSneakers Service

Get Fit, Have Fun, Make Friends!

Members enrolled in an AARP Medicare Supplement Plan, insured by United Healthcare Insurance Company, can participate in the SilverSneakers® Fitness Program at **no additional cost to you!**

The SilverSneakers Fitness Program includes:

- ❖ Access to fitness classes, exercise equipment and other services at a safe and friendly fitness center in your area
- ❖ Participation in fun group exercise classes designed to increase strength, flexibility and energy
- ❖ Social events where you can make new friends and interact with fellow SilverSneakers members

NOTE: This service is not available in all areas.

Visit www.silversneakers.com to find a health center location near you.

For more information about the SilverSneakers Fitness Program, please call **1-866-415-9975** (TTY: **1-800-232-7773**) Monday through Friday 7 a.m. to 11 p.m. EST, Saturday 9 a.m. to 5 p.m. EST.

[Back to top](#)

REVIEW RATES

Review monthly rates for AARP Medicare Supplement Insurance Plans in your area.

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These are additional insured member services apart from the AARP Medicare Supplement Plan benefits, are not insurance programs and may be discontinued at any time.

AARP Health is a collection of health related products, services and insurance programs made available by AARP. Neither AARP nor its affiliate is the insurer. AARP contracts with insurers to make coverage available to AARP members.

The services provided by the SilverSneakers program are made available as a courtesy to AARP members insured by United HealthCare Insurance Company (United). AARP and United do not endorse and are not responsible for the services or information provided by this program. Consult a health care professional with questions about your health care needs.

AARP Medical Supply Services is provided by Prescription Solutions, the licensed pharmacy approved to provide Medicare-reimbursed medical supplies. Prescription Solutions is an affiliate of United HealthCare Insurance Company. The AARP Prescription Discount Program is not a licensed pharmacy. Discounts under the AARP Prescription Discount Program are not insurance and are not intended as a substitute for insurance. Discounts associated with the AARP Prescription Discount Program are only available at participating network pharmacies, including Walgreens mail service. Discounts cannot be combined with any other discounts, promotions, coupons, or vision care plans. Products and services that are reimbursable by Medicare are not available on a discounted or complimentary basis.

OptumHealth is the provider of Nurse HealthLine. Nurse HealthLine is for informational purposes only. It cannot diagnose problems or recommend specific treatment. The information provided through the Nurse HealthLine is not a substitute for your doctor's care. All decisions about prescription drugs, vision care and health and wellness care are between you and your physician or other health care provider.

Providers pay a fee to AARP and its affiliate for use of the AARP trademark and other services. Amounts paid are for the general purposes of AARP and its members. AARP does not make health recommendations for individuals. You are strongly encouraged to evaluate your needs before making decisions that impact your health.

AARP Health Home / Products & Services / AARP Medicare Supplement Insurance / Request Information

- Product Overview
- Why You **May** Need It
- How It Works
- Value Added Services

Additional Information

- FAQ
- Request Information

Other 65+ Products

- Medicare Advantage
- Part D Prescription Drug Insurance

[VIEW ALL PRODUCTS »](#)

REQUEST INFORMATION

Get the facts you need about AARP Medicare Supplement Insurance Plans.

Please fill in the required fields below and click the Submit button to send your inquiry to receive information about the AARP Medicare Supplement Insurance Plans. You'll be sent information on benefits, limitations, costs, exclusions and eligibility.

Required fields are marked with an *

Membership Number: ?* Medicare (Part B) Effective Date: * Date of Birth: / / * First Name: * Last Name: * Address: Address Line 2: * City: * State: * Zip Code: E-mail Address***: Phone Number**: [SUBMIT FORM »](#)

**A representative or agent may contact you.

YOUR INFORMATION IS SAFE!Your privacy is valued. Review the [Privacy Policy](#).

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Medicare Date: 12/12/2007
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MEDICARE SUPPLEMENT:

- Overview of Medicare Supplement Insurance
- A Guide to Health Insurance for People with Medicare 

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<i>Filing Company:</i>	<i>United HealthCare Insurance Company</i>	<i>State Tracking Number:</i>	<i>39432</i>
<i>Company Tracking Number:</i>	<i>WB.0000</i>		
<i>TOI:</i>	<i>MS05G Group Medicare Supplement - Standard Sub-TOI:</i>	<i>MS05G.001 Plan A</i>	
	<i>Plans</i>		
<i>Product Name:</i>	<i>AARP Health Web Site</i>		
<i>Project Name/Number:</i>	<i>Web Site Filing/WB.0000</i>		

Rate Information

Rate data does NOT apply to filing.